Case 04-21562 Doc 1 Filed 06/04/04 Entered 06/04/04 15:25:51 Desc 2-Petition (Official Form 1) (12/03) Page 1 of 6

| FORM BI United States Bankruptcy Northern District of Illinois  |   |  |  |
|---|---|--|--|
| Name of Debtor (if individual, enter Last, First, Middle):<br>Neeley, Gerald  | Name of Joint Debtor (Spouse) (Last, First, Middle):  |  |  |
| All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):  | All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):  |  |  |
|   | Chapter 13W/Last four digits of Soc. Sec. No. / Complete EIN of the Pland. No.  |  |  |
| Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state ail):  xxx-xx-5465  | Last four digits of Soc. Sec. No. / Complete EIN of the The D. No. (if more than one, state all):   |  |  |
| Street Address of Debtor (No. & Street, City, State & Zip Code): 10650 South Aberdeen Street Chicago, IL 60643  | Street Address of Joint Debtor (No. & Street, City, State & Zip Code):  |  |  |
| County of Residence or of the Principal Place of Business: Cook   | County of Residence or of the Principal Place of Business:  |  |  |
| Mailing Address of Debtor (if different from street address):   | Mailing Address of Joint Debtor (if different from street address):   |  |  |
| •   | otor (Check the Applicable Boxes)   |  |  |
| <ul> <li>Venue (Check any applicable box)</li> <li>■ Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180</li> <li>□ There is a bankruptcy case concerning debtor's affiliate, general p</li> </ul>   |   |  |  |
| Type of Debtor (Check all boxes that apply)  ■ Individual(s)  | Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)  Chapter 7  |  |  |
| Nature of Debts (Check one box)  ■ Consumer/Non-Business □ Business   | Filing Fee (Check one box)  Full Filing Fee attached  |  |  |
| Chapter 11 Small Business (Check all boxes that apply)  Debtor is a small business as defined in 11 U.S.C. § 101  Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)   | Filing Fee to be paid in installments (Applicable to individuals only.)  Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.  Rule 1006(b). See Official Form No. 3. |  |  |
| Statistical/Administrative Information (Estimates only)  Debtor estimates that funds will be available for distribution to unsecured credit  Debtor estimates that, after any exempt property is excluded and administrative will be no funds available for distribution to unsecured creditors.  U.S. Bankruptcy Court  Northern District Of Illinois  Filed: 05/04/2004  Time: 15:26:52 |   |  |  |
| Estimated Number of Creditors 1-15 16-49 50-99 100-199  | Debtor: GERALD NEELEY  Case: 04-21562 Fee : 194  Chapter: 13 Rec. # : 3084298   |  |  |
| Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000 \$500,000 \$50,000 \$100,000 \$500,000 \$1 million \$50 million   | Judge: Susan Pierson Sonderby   |  |  |
| Estimated Debts  \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000 \$50 million \$50 million \$50 million  | ,001 to \$50  |  |  |

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|---|--|---|
| Voluntary Petition Pag (This page must be completed and filed in every case)  | ည်ကျာမှာကြေebtor(s):<br>Neeley, Gerald   | FORM B1, Page 2   |
| Prior Bankruptcy Case Filed Within Last 6   | Years (If more than one, attach addit  | ional sheet)  |
| Location Where Filed: - None -  | Case Number:   | Date Filed:   |
| Pending Bankruptcy Case Filed by any Spouse, Partner, or  | Affiliate of this Debtor (If more than   | one, attach additional sheet)   |
| Name of Debtor:<br>- None -   | Case Number:   | Date Filed:   |
| District:   | Relationship:  | Judge:  |
| Sign  | atures   | · · · · · · · · · · · · · · · · · · ·   |
| Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under | (To be completed if debtor is require  |   |
| Chapter 7.  I request relief in accordance with the chapter of title 11, United States Code, Specified in this petition.  X Signature of Debtor Gerald Neeley  X Signature of Joint Debtor  | (To be completed in whose debts are pri I, the attorney for the petitioner nam that I have informed the petitioner the chapter [7, 11, 12, or 13 of title 11, the explained the relief available under | pat [he or she] may proceed under inted States Code, and have each such chapter.  June 2, 2004  r(s) Date |
| Telephone Number (If not represented by attorney)  June 2, 2004  Date  Signature of Morney  | Does the debtor own or have posses a threat of imminent and identifiable safety?  Yes, and Exhibit C is attached No  | harm to public health or  |
| Signature of Attorney for Debtor(s)  Lorraine M. Greenberg ARDC No.: 03129023  Printed Name of Attorney for Debtor(s)  Greenberg & Associates   | Signature of Non-Att I certify that I am a bankruptcy petit § 110, that I prepared this document provided the debtor with a copy of the  | for compensation, and that I have   |
| Firm Name 20 East Jackson Boulevard   | Printed Name of Bankruptcy Pe  | tition Preparer   |
| Suite 800 Chicago, Illinois, 60604 Address  | Social Security Number (Require  | red by 11 U.S.C.§ 110(c).)  |
| (312) 408-0007 Fax: (312) 427-8543 Telephone Number June 2, 2004  | Address  | bers of all other individuals who   |
| Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11,  | prepared or assisted in preparing  If more than one person prepare   | g this document: d this document, attach additional   |
| The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  | Signature of Bankruptcy Petition   | oriate official form for each person.   |
| X   | Signature of Bankruptcy Petition   | n Preparer  |
| Printed Name of Authorized Individual   | Date  A bankruptcy petition preparer's   | failure to comply with the  |
| Title of Authorized Individual  | provisions of title 11 and the Fernance of the Procedure may result in fines or U.S.C. § 110; 18 U.S.C. § 156.   | deral Rules of Bankruptcy   |
| Date  | 0.5.c. § 110, 16 0.5.c. § 130.   |   |

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

## Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

| the debtor, affirm that I have read this notice. |              |             |
|--|--------------|-------------|
| Herall Marley                                    | June 2, 2004 |             |
| Debeor's Signature                               | Date         | Case Number |

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AT&T Consumer P.O. Box 8212 Robbins, IL 60472

CBA 25954 Eden Landing Hayward, CA 94541 CBCS P.O. Box 69 Columbus, OH 43216-0069

CBUSA P.O. Box 8000 Hammond, IN 46325 CBUSA P.O. Box 8000 Hammond, IN 46325 Chase Manhattan Mortgage Corp. 3415 Vision Drive Columbus, OH 43219-6009

Chase Manhattan Mortgage Corp. P.O. Box 509011 San Diego, CA 92150-9011 Citifinancial 9222 West 159th Suite 109 Orland Park, IL 60462 Citifinancial Services, Inc. c/o Adler & Associates 25 E. Washington St. Suite 500 Chicago, IL 60602

Dependon Collection Service, INC. P.O. Box 6074 River Forest, IL 60305 First Premier Bank P.O. Box 5147 Sioux Falls, SD 57117-5147 Medical Collection Systems, Inc. 725 S. Wells Street, Suite 700 Chicago, IL 60607

Medicredit Corporation P.O. Box 7206 Columbia, MO 65202-7206 Nuvell Credit Corp. 17500 Chenal Pkwy Suite 200 Little Rock, AR 72223-3911 PhoneCo Credit Union 300 West Washington Suite 1301 Chicago, IL 60606

Providian Visa P.O. Box 9550 Manchester, NH 03108 Rogers & Hollands 135 South LaSalle Street Suite 8019 Chicago, IL 60603 Silverleaf Resorts, Inc. 1221 Riverbend Drive, Suite 120 P.O. Box 358 Dallas, TX 75221-0358

Verizon Wireless 777 Big Timber Road Elgin, IL 60123-1488 Case 04-21562 Doc 1 Filed 06/04/04 Entered 06/04/04 15:25:51 Desc 2-Petition Page 5 of 6

## United States Bankruptcy Court Northern District of Illinois

|       |  | Northern District of Infinois              |                         |                   |
|-------|--|--|-------------------------|-------------------|
| In re | Gerald Neeley                              |  | Case No.                |                   |
|       |  | Debtor(s)                                  | Chapter 13              |                   |
|       |  |  |                         |                   |
|       | VF   | ERIFICATION OF CREDITOR M.                 | ATRIX                   |                   |
|       |  | Number of 0                                | Number of Creditors:    |                   |
|       | The above-named Debtor(s) (our) knowledge. | ) hereby verifies that the list of credito | ors is true and correct | to the best of my |
| Date: | June 2, 2004                               | Gerard Neeley<br>Signature of Debtor       | eeley                   |                   |

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| IN RE: ) CHAPTER 13   |     |
|---|-----|
| Gerald Neeley, NO:  |     |
| Debtor. )   |     |
| DISCLOSURE OF FEES UNDER RULE 2016(b)                             |     |
| I certify that I am the attorney for said Debtor(s) and the       | nat |
| the compensation paid or promised me for the services rendered    | or  |
| to be rendered in connection with said case is as follows:        |     |
| \$ 0.00 paid to date; \$ 2,700.00 to be requested at the hearing  | on  |
| attorneys fees to be held at the time of the confirmation hearing | ıg; |
| The source of the compensation paid or to be paid                 | is  |
| Debtor(s)' funds; (Debtor and attorneys have entered into t       | the |
| rights and responsibilities fee agreement option B;               |     |
| I have not shared or agreed to share such compensation wit        | th  |
| any other person, outside member or regular associate of my lav   | V   |
| Date: June 3, 2004 BY: Salin V. Malate ARMIN 62780                | s¥  |
| LORRAINE M. GREENBERG & ASSOCIATES                                | 5   |
| I ADDAINE M. CREENDERC ( ACCACIAMEC                               |     |

LORRAINE M. GREENBERG & ASSOCIATES 20 E. JACKSON, SUITE 800 CHICAGO, ILLINOIS 60604 (312) 408-0007

ARDC #: 03129023